

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eric B Hoover
Debtor

Case No. 21-02329-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Nov 21, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db	+ Eric B Hoover, 12 Grouse Drive, Lock Haven, PA 17745-9281
5443307	American Credit Union, 9035 Jackson Ave., Tacoma, WA 98433
5443312	+ Krista L. Hoover, 12 Grouse Drive, Lock Haven, PA 17745-9281
5443319	+ Susquehanna Health, 1205 Grampian Blvd, STE 1A, Williamsport, PA 17701-1968
5443320	+ UPMC Health Services, 2 Hot Metal St., Dist Room 386, Pittsburgh, PA 15203-2348

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 21 2024 18:45:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5448387	Email/Text: membersolutions@youracu.org	Nov 21 2024 18:45:00	America's Credit Union, PO Box 5060, Dupont, WA 98327
5443308	^ MEBN	Nov 21 2024 18:40:50	AmeriHome Mortgage, LLC, PO BOX 77404, Trenton, NJ 08628-6404
5443309	^ MEBN	Nov 21 2024 18:40:56	Apothaker Scian P.C., PO Box 5496, Mount Laurel, NJ 08054-5496
5443310	+ Email/Text: bankruptcy@cavps.com	Nov 21 2024 18:46:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
5451738	+ Email/Text: bankruptcy@cavps.com	Nov 21 2024 18:46:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5443311	+ EDI: CITICORP	Nov 21 2024 23:44:00	Citi Card CBNA, PO BOX 6500, Sioux Falls, SD 57117-6500
5451872	Email/Text: Bankruptcy@Freedommortgage.com	Nov 21 2024 18:45:00	Freedom Mortgage / Attn: Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5443313	+ EDI: LENDNGCLUB	Nov 21 2024 23:44:00	Lending Club, 595 Market Street, Ste. 200, San Francisco, CA 94105-2802
5443314	+ EDI: LENDNGCLUB	Nov 21 2024 23:44:00	Lending Club Corp., 71 Stevenson St. STE 300, San Francisco, CA 94105-2985
5443315	+ EDI: CAPIO.COM	Nov 21 2024 23:44:00	Lock Haven Emergency Physicians, c/o AssetCare, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
5443316	+ Email/Text: legal@benuckrainey.com	Nov 21 2024 18:46:00	Medbridge Home Medical, c/o Benuck & Rainey, 25 Concord Road, Lee, NH 03861-6624
5443317	+ EDI: CAPIO.COM	Nov 21 2024 23:44:00	Mitchell D. Bluhm & Assoc, 3400 Texoma Parkway, Suite 100, Sherman, TX 75090-1916
5443318	Email/Text: bkrgeneric@penfed.org		

District/off: 0314-4
Date Rcvd: Nov 21, 2024

User: AutoDocke
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

5452363	EDI: Q3G.COM	Nov 21 2024 18:45:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313
5447604	EDI: Q3G.COM	Nov 21 2024 23:44:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5450527	Email/Text: BNCnotices@dcmservices.com	Nov 21 2024 23:44:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5445007	+ Email/Text: RASEBN@raslg.com	Nov 21 2024 18:46:00	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
5443321	EDI: USAA.COM	Nov 21 2024 18:45:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane and Pa, 10700 Abbott's Bridge Rd. Ste 170, Duluth, GA 30097-8461
5443322	EDI: USAA.COM	Nov 21 2024 23:44:00	USAA Savings Bank, 10750 McDermott FWY, San Antonio, TX 78288-1600
		Nov 21 2024 23:44:00	USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Frank S. Miceli	on behalf of Debtor 1 Eric B Hoover fmiceli@robertsmiceli.com;kristy@robertsmiceli.com law@robertsmiceli.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Eric B Hoover

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8330

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:21-bk-02329-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric B Hoover

11/21/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.